

6 28. (Amended) A method of monitoring a human controlled power  
source driven vehicle, the method comprising:  
extracting one or more data elements from at least one sensor wherein  
5 the one or more elements are of at least one operating state of the vehicle and the at least one  
human's actions during a data collection period;  
analyzing, grouping, and storing the one or more data elements as  
group data values in a first memory related to a predetermined group of elements; and,  
correlating the group data values to preset values in a second memory  
10 and generating an output data value based on the correlation wherein the output data value is  
used to compute an insurance rating for the vehicle FOR the data collection period.

Please add new claim 41.

13 9 41. The method as defined in claim 28 wherein the output data value is  
additionally used for computing an insurance rating for the vehicle for a future data collection  
period.

#### REMARKS

The courtesy of an Examiner Interview on November 12, 1999 is gratefully  
acknowledged.

At the interview, the Examiner indicated that the rejection on art for claims 21,  
24 and 26 has been dropped. The rejection on art of claims 22 and 28 now remain. The  
Examiner commented that he failed to see in claims 22, 28 a correlation between the data  
collection mentioned in these claims and the particular period of insurance charges for which  
the data is used are the same periods. The foregoing amendments to claims 22 and 28  
address the Examiner's concern.

New claim 41 clarifies that the collected data can also be used as a component  
in the computation of insurance charges for future rating periods. This feature has support in  
the specification at p. 9, lines 12-16.

The Examiner also requested a terminal disclaimer to overcome the rejection  
for nonstatutory double-patenting and the appropriate terminal disclaimer is attached.

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